

Certificate Number: 15111-PAW-DE-030872973

Bankruptcy Case Number: 13-22107



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 13, 2018, at 11:51 o'clock AM EDT, Tracey Lynn Sapko completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: April 13, 2018 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education